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2000 DEFERRED DEPOSIT LENDERS
SUPERVISED LENDERS' ANNUAL REPORT

This is a composite of all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to § 5-2-304(2), C.R.S. from licensed deferred deposit lenders. This information has not been independently verified.

Number of deferred deposit lenders reporting data for December 31, 2000		186
1. Total deferred deposit loans made, arranged, collected, or taken by assignment in 2000:		
a. Deferred deposit loans	No. <u>536,375</u>	\$ <u>106,137,713</u>
2. Deferred deposit loans <u>outstanding</u> as of December 31, 2000		
	No. <u>32,828</u>	\$ <u>8,148,387</u>
3. Deferred deposit loans:		
	<u>Loan Amount</u>	<u>Finance Charge</u>
a. Maximum loan amount and finance charge	\$ <u>500.00</u>	\$ <u>75.00</u>
b. Average loan amount and finance charge	\$ <u>197.88</u>	\$ <u>33.86</u>
c. Average annual percentage rate (APR)		<u>337.71%¹</u>
d. Average loan term (average number of days)	<u>18.49</u> Days	
e. Total of defaulted loans in 2000	No. <u>40,733</u>	\$ <u>8,566,051</u>
1. Total of loans recovered	No. <u>23,709</u>	\$ <u>4,564,704</u>
2. Total of loans charged off	No. <u>12,470</u>	\$ <u>2,419,965</u>
4. Loans rescinded by next business day per § 5-3.1-107, C.R.S.	No. <u>211</u>	\$ <u>45,744</u>
5. Number of loans renewed (refinanced/extended/rolled)	No. <u>77,279</u>	\$ <u>15,991,940</u>
a. Number of loans renewed as a percent of total loans made		<u>14.41%</u>

¹ The average was derived from averaging the totals submitted by each lender (arithmetic mean) rather than each lender's reported average because some lenders reported estimates instead of actual averages. In the past, the average of each lender's reported average (grand mean) was listed in the composite report.